

Form 309

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Francis J. Cehelsky	:	Case No. 15-24323-CMB
aka Frank Cehelsky	:	Chapter: 13
Lorraine A. Cehelsky	:	
aka Lorraine A. Slutiak-Cehelsky	:	
Debtor(s)	:	
	:	
	:	
	:	

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND
TERMINATING WAGE ATTACHMENT**

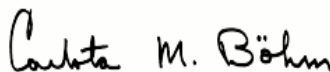
AND NOW, this *The 12th of December, 2022*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. §349. Creditors are directed to 11 U.S.C. §108(c) for time limits on filing a lawsuit to collect. **Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.**

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.



Carlota M. Böhm, Judge
United States Bankruptcy Court

Case Administrators to serve:
All Creditors and All Parties In Interest

In re:
Francis J. Cehelsky
Lorraine A. Cehelsky
Debtors

Case No. 15-24323-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 12, 2022

User: auto
Form ID: 309

Page 1 of 4
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Francis J. Cehelsky, Lorraine A. Cehelsky, 5 Wellington Court, Mc Kees Rocks, PA 15136-1377
cr	+ First Commonwealth Bank, successor by merger to Pi, McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue Pittsburgh, PA 15222-1225
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
14143675	Discover, Golden Valley Club Drive, Minneapolis, MN 55427
14143676	+ Discover Bank, 6681 Country Blub Drive, Minneapolis, MN 55427-4601
14390883	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
14143681	Kohl's, Customer Service & Operation Center, N54 W13600, Menomonee Falls, WI 53051

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Dec 13 2022 05:03:00	BMW Financial Services NA, LLC, C/O AIS Portfolio Services LP, 4515 N Santa Fe Ave, Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: SAABankruptcy@fcbanking.com	Dec 13 2022 00:08:00	First Commonwealth Bank, P. O. Box 400, 654 Philadelphia Street, Indiana, PA 15701-3930
cr	EDI: JPMORGANCHASE	Dec 13 2022 05:03:00	JPMorgan Chase Bank N.A., 201 N Central Ave, AZ1-1191, Phoenix, AZ 85004
cr	+ EDI: PRA.COM	Dec 13 2022 05:03:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	EDI: RECOVERYCORP.COM	Dec 13 2022 05:03:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14162161	Email/PDF: bncnotices@becket-lee.com	Dec 13 2022 00:25:28	AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14143668	+ Email/PDF: bncnotices@becket-lee.com	Dec 13 2022 00:25:24	AMX, c/o Becket & Lee, PO Box 3001, 16 General Warrent Blvd., Malvern, PA 19355-1245
14143669	EDI: BANKAMER.COM	Dec 13 2022 05:03:00	Bank of America, PO Box 982235, El Paso, TX 79998-2235
14162123	+ EDI: AISACG.COM	Dec 13 2022 05:03:00	BMW Financial Services NA, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14143671	EDI: RMSC.COM	Dec 13 2022 05:03:00	BP / Synchrony Bank, PO Box 965060, Orlando, FL 32896-5060
14150120	+ EDI: BANKAMER2.COM	Dec 13 2022 05:03:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14333180	+ EDI: AISACG.COM		

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		Dec 13 2022 05:03:00	Capital One Auto Finance,, a division of Capital One N.A., Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
14143674	+ EDI: CITICORP.COM		
		Dec 13 2022 05:03:00	CitiBank, PO Box 6500, Sioux Falls, SD 57117-6500
14148077	EDI: DISCOVER.COM		
		Dec 13 2022 05:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14211519	+ Email/Text: kburkley@bernsteinlaw.com		
		Dec 13 2022 00:09:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14204522	Email/PDF: bncnotices@becket-lee.com		
		Dec 13 2022 00:25:29	ECAST SETTLEMENT CORPORATION, PO BOX 29262, NEW YORK, NY 10087-9262
14143678	Email/Text: SAABankruptcy@fcbanking.com		
		Dec 13 2022 00:08:00	First Commonwealth Bank, PO Box 400, Indiana, PA 15701-0400
14143680	EDI: JPMORGANCHASE		
		Dec 13 2022 05:03:00	Home Depot, c/o Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298
14143672	EDI: JPMORGANCHASE		
		Dec 13 2022 05:03:00	Chase, PO Box 15298, Wilmington, DE 19850-5298
14143673	EDI: JPMORGANCHASE		
		Dec 13 2022 05:03:00	Chase/Amazon, PO Box 15298, Wilmington, DE 19850-5298
14208239	EDI: JPMORGANCHASE		
		Dec 13 2022 05:03:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
14143682	+ EDI: RMSC.COM		
		Dec 13 2022 05:03:00	Lowe's/Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
14209458	Email/Text: Bankruptcy.Notices@pnc.com		
		Dec 13 2022 00:08:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14207776	Email/Text: Bankruptcy.Notices@pnc.com		
		Dec 13 2022 00:08:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
14143686	Email/Text: Bankruptcy.Notices@pnc.com		
		Dec 13 2022 00:08:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4746
14143684	Email/Text: Bankruptcy.Notices@pnc.com		
		Dec 13 2022 00:08:00	PNC Bank, 6750 Miller Road, Brecksville, OH 44141
14211459	EDI: PRA.COM		
		Dec 13 2022 05:03:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14633177	EDI: PRA.COM		
		Dec 13 2022 05:03:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14144571	EDI: RECOVERYCORP.COM		
		Dec 13 2022 05:03:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14362188	+ Email/Text: enotifications@santanderconsumerusa.com		
		Dec 13 2022 00:09:00	SANTANDER CONSUMER USA, INC., P.O. BOX 560284, DALLAS, TX 75356-0284
14211063	EDI: RMSC.COM		
		Dec 13 2022 05:03:00	Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Financial Services Vehicle Trust

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cr		JPMORGAN CHASE BANK, N.A.
14143670		BMW Finance
14143683		Mazda Finance
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-5570
14143677	*+	Discover Bank, 6681 Country Blub Drive, Minneapolis, MN 55427-4601
14143679	*P++	FIRST COMMONWEALTH BANK, PO BOX 400, INDIANA PA 15701-0400, address filed with court:, First Commonwealth Bank, PO Box 400, Indiana, PA 15701-0400
14143685	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 6750 Miller Road, Brecksville, OH 44141

TOTAL: 5 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor JPMORGAN CHASE BANK N.A. bnicholas@kmlawgroup.com
Gary W. Darr	on behalf of Creditor First Commonwealth Bank gdarr@lenderlaw.com
Gary W. Darr	on behalf of Creditor First Commonwealth Bank successor by merger to Pittsburgh Home Savings Bank gdarr@lenderlaw.com
Justin L. McCall	on behalf of Creditor First Commonwealth Bank successor by merger to Pittsburgh Home Savings Bank jmccall@lenderlaw.com, justin-mccall@comcast.net
Kenneth Steidl	on behalf of Debtor Francis J. Cehelsky julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Lorraine A. Cehelsky julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Martin A. Mooney	on behalf of Creditor Financial Services Vehicle Trust Martin.Mooney@ag.ny.gov lgadomski@schillerknapp.com
Martin A. Mooney	on behalf of Creditor BMW Financial Services NA LLC Martin.Mooney@ag.ny.gov, lgadomski@schillerknapp.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

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S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

William E. Craig

on behalf of Creditor JPMorgan Chase Bank N.A. ecfmail@mortoncraig.com
mhazlett@mortoncraig.com;mortoncraigeef@gmail.com

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